

Information to identify the case:

Debtor 1	<u>Natercia Rodrigues</u>	Social Security number or ITIN	xxx-xx-3722
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-26892-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Natercia Rodrigues

11/22/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Natercia Rodrigues
 Debtor

Case No. 17-26892-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db +Natercia Rodrigues, 140 Wilson Ave-2nd fl, Kearny, NJ 07032-3338
 517020715 ARS National Services, PO Box 469100, Phoenixville, PA 19460
 517020714 +Advanced Financial S, 785 Central Ave, New Providence, NJ 07974-1100
 517020718 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 517020721 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 517020722 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 517020727 +Eastern States Recovery Services, 2036 Ingalls Ave, Linden, NJ 07036-1029
 517020729 +Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398
 517020730 Merchants & Medical, Credit Corp, 6324 Taylor Dr, Flint, MI 48507-4685
 517020732 +Northern Endoscopy Center, 18 Church St, Newton, NJ 07860-1756
 517020733 +Pressler & Pressler, Ralph Gulko, 7 Etin Rd, Parsippany, NJ 07054-5020
 517020734 +QCS, PO Box 4699, Petaluma, CA 94955-4699
 517020737 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517020738 +Xcel Federal Cr Un, 1460 Broad St, Bloomfield, NJ 07003-3014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2017 22:41:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 22 2017 22:41:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/Text: laura@redbanklaw.com Nov 22 2017 22:41:01 Liberty Savings FCU,
 c/o McKenna, DuPont, Higgins & Stone, 229 Broad Street, Red Bank, NJ 07701-2009
 cr +EDI: RMSC.COM Nov 22 2017 22:28:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517020716 EDI: BANKAMER.COM Nov 22 2017 22:28:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 517020717 +EDI: TSYS2.COM Nov 22 2017 22:28:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 517020719 +EDI: CHASE.COM Nov 22 2017 22:28:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 517020720 +EDI: CHASE.COM Nov 22 2017 22:28:00 Chase Card Services, Attn: Correspondence,
 Po Box 15278, Wilmington, DE 19850-5278
 517020723 +EDI: WFNBN.COM Nov 22 2017 22:28:00 Comenity Bank, Attn: Bankruptcy, Po Box 182125,
 Columbus, OH 43218-2125
 517020724 +EDI: WFNBN.COM Nov 22 2017 22:28:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517020725 +EDI: DISCOVER.COM Nov 22 2017 22:28:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517020726 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 22 2017 22:41:28 Ditech, Attn: Bankruptcy,
 Po Box 6172, Rapid City, SD 57709-6172
 517020728 +EDI: CBSKOHLS.COM Nov 22 2017 22:28:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 517020731 +EDI: MID8.COM Nov 22 2017 22:28:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
 San Diego, CA 92193-9069
 517020735 +E-mail/PDF: clerical@simmassociates.com Nov 22 2017 22:49:51 SIMM Associates, PO Box 1259,
 Oaks, PA 19456-1259
 517023503 +EDI: RMSC.COM Nov 22 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517020736 +EDI: RMSC.COM Nov 22 2017 22:28:00 Synchrony Bank/PC Richard, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Nov 22, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
David Jerome Witherspoon on behalf of Debtor Natercia Rodrigues daveslaw321@gmail.com,
prissycatina@yahoo.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor Liberty Savings FCU dupont@redbanklaw.com,
dana@redbanklaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6